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IN THE UNITED STATES PATENT & TRADEMARK OFFICE

DIETER S. GAUBATZ, ET AL. : EXAMINER: SHRESTHA, B. K.  
SERIAL NO: 10/816,120 :  
FILED: APRIL 1, 2004 : GROUP ART UNIT: 3691  
FOR: SYSTEM AND METHOD FOR :  
EVALUATING PREFERRED RISK  
DEFINITIONS

**AMENDMENT UNDER 37 C.F.R. § 1.111**

COMMISSIONER FOR PATENTS  
ALEXANDRIA, VIRGINIA 22313

SIR:

In response to the Office Action dated March 3, 2009, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 9 of this paper.